

# 1. Broker Onboarding Module

## 1.1. Broker Identification

Since Real Estate Brokerage has both formal and informal participants and considering BrokerHub (BH) to be a broker-exclusive platform, it is important that a well-defined SOP of broker identification is established and the product workflow is designed. To ensure the above objective, Brokers have been categorised in the following categories with their relevant steps for identification.

### 1.1.1. Types of Brokers

#### A. RERA Registered Broker

Description: Brokers licensed by the government to conduct real estate transactions.

#### B. Referral Broker from BrokerHub Broker-Partner (BP)

Description: Brokers are onboarded through referrals from existing BrokerHub Partners.

#### C. Onboarding by BrokerHub (Outbound Leads)

Description: Brokers identified through sourced databases or data scraping from listing websites.

These details (*in decreasing priority sequence: 1. Lead source, 1. Contact Number, 2. Name, Email ID, address, city, pincode, Company, social handle e.g. Facebook, LinkedIn, Instagram, company website*) are uploaded or updated in the Lead Module of BrokerHub Admin CRM.

#### D. Onboarding by BrokerHub (Inbound Leads)

Description: Brokers who approach BH independently or via marketing efforts.

In this case, brokers will call BH inbound line or can fill an online form on BH marketing website/app to which a call back can be done in 4 business hours (including non-connection scenario). A call to this line will be received by the telesales team. As call disposition, the options are 1. New Broker Interest 2. Existing Broker Support (TBD). If a new broker interest is selected, then redirect to the lead module of CRM and BH telesales team will proceed with the call flow similar to that of an outbound lead ([refer section C](#)).

### 1.1.2. Questionnaire Checklist

This section should contain specific questions designed to verify the credibility and authenticity of the broker. A total of 10 Questions (some or all) will be used by BH admin team (telesales team, central verification team, field verification team) to ascertain the broker's practice credentials.

The list of questions is as below:

1. 2 References from Broker Community
2. Business Card Image
3. RERA certification or any other Real Estate Professional Certificate
4. Establishment year of the broker's practice
5. Address and image of their place of business
6. Operations locality and city (both all multi-select)
7. Access to other real estate listing platforms
8. Monthly business volume - Buy/Sell/Rent
9. Whether Brokerage is primary or additional business
10. General Queries about his recent dealings to subjectively determine if he functions as a broker.

The questions have to auto-populate in the CRM platform based on the logic provided in the table and capture the response. These questions will be part of the profile of the broker. A provision needs to be created wherein the questions and responses can be made either visible or hidden from the broker.

**Table A: Broker Profiling and SOP**

Scenario	Initiative Driver	Broker Type	Onboarding or Outreach Call Questions	Verification Call Questions	Field Question applicable	Verification when	Onboard Trigger (starts transactions)
1	Broker	RERA Registered	Onboarding Call to be completed in 24 hours	NA	NA		Provides RERA certificate and has paid onboarding fees
2	Broker	Referral and has RERA	Onboarding Call to be completed in 24 hours	NA	NA		Provides RERA certificate and has paid onboarding fees
3	Broker	Referral and does not have RERA	Onboarding Call to be completed in 24 hours	NA	NA		Has paid onboarding fees
4	Broker <b>OR</b> BrokerHub	1. Inbound inquiry via website, inbound, app 2. Outbound (marketing etc.)	- Two broker references - Any real estate exam certification - Business Card (Questions 1-3)	Remaining 7 questions Within 24 business hours of making the payment	Once telephonic verification fails (not able to connect, answers not satisfactory)		Upon televerification success and broker reference check. If it fails, then upon field verification completion
5	BrokerHub	Cold-calling on leads in database	All Questions 1-10 (A cold call pitch has to be created)		Once telephonic verification is incomplete (not able to connect, answers not satisfactory)		Upon televerification success and broker reference check. If it fails, then upon field verification completion

## 1.2. Broker Onboarding Workflow

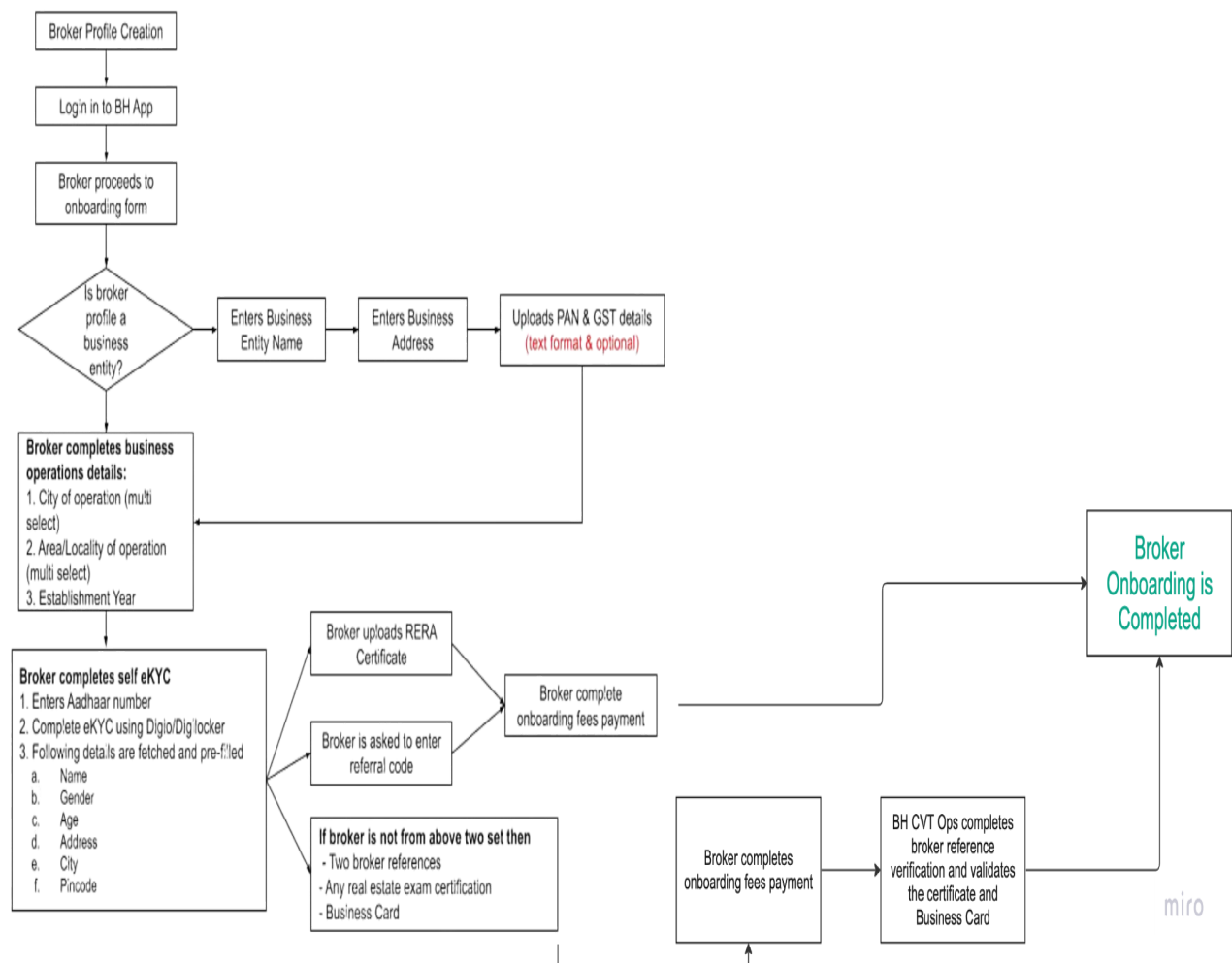
### 1.2.1 Broker Profile Creation

A broker who wants to onboard onto the BH platform can use the following methods:

1. Download the app and create a profile on the app using their mobile number ([Scenario 1](#))
2. Get a referral link with a referral code to create a profile via the app ([Scenario 2 and 3](#))
3. Using the “Contact Me” feature on the BH website or app wherein a BrokerHub telesales team contacts the broker, pre-screens the broker using 3 questions and then creates the profile on the broker’s behalf ([Scenario 4](#))
4. The BH telesales team contact potential brokers, pre-screens the broker and then creates the profile on the broker’s behalf ([Scenario 5](#))

The complete onboarding flow is as follows:

### 1.2.2. Workflow Diagram (Profile Creation to Onboarding)



### 1.2.2. Detailed Workflow (Profile Creation to Onboarding)

The broker onboarding process starts with profile creation as detailed [above](#).

Once profile is created, onboarding journey can be initiated by brokers themselves in a self-serve mode. To initiate onboarding completion, following steps needs to be completed to complete the onboarding journey.

**Step 1:** Broker downloads the app and logs in to the app via OTP.

**Step 2:** In case, broker is logging in for first time then start the onboarding process. In case, broker had previously logged in but is yet to complete the onboarding process, then resume the journey from the last saved step. Lastly, if broker has completed the onboarding journey but is yet to be verified, then proceed with a message on the app stating the same which broker can minimize it and proceed with transaction in an unpublished mode. If the broker is already verified, then proceed with the transactions workflow.

**Step 3:** In this step for a new broker onboarding, the first check is to understand if the broker is registering in an individual capacity or as a real estate brokerage firm. If in an individual capacity then proceed to Step 4, else proceed to Step 3a.

***Step 3a:*** Broker enters his business entity name

***Step 3b:*** Broker enters the address of his business

***Step 3c:*** Broker enters his PAN and GST number (this step is optional). After this step, broker proceeds to Step 4.

**Step 4:** In this step, Broker completes details of his business operational details. This step helps in understanding the geographical scope of operations of the broker. It can be a city-specific or multi-city with all the localities. Another must-answer question is on the vintage of his business (answering since the year of establishment rather than the years of practice)

**Step 5:** Once broker has completed providing his business information, he will proceed to complete his self eKYC (using his own Aadhaar). To facilitate the same, BH has tied up with a service provider. Broker will enter his Aadhaar number in the field provided. The app will re-direct it to UIDAI website where he will enter his OTP received on his Aadhaar registered phone number. Once he enters the OTP, Aadhaar data will be auto filled for broker to complete his eKYC. The details are: Name, Gender, Age, Self-Photo, Address, City and Pincode. In case, broker does not have access to his Aadhaar registered phone number to enter the OTP, broker will proceed to Step 5a.

**Step 5a:** Broker will select an option on the screen which declares that he cannot receive Aadhaar OTP. Upon selecting this option, Broker will be asked to take a live photo of his Aadhaar Card (both front and back. In case, of single page, provide option to duplicate the same image).

**Step 5b:** Broker will then manually enter the his personal information: Name, Gender, Age, Address, City and Pincode. Also he needs to upload a live selfie at this stage itself.

Step 6: In this step, broker will be asked to take photo of RERA Certificate and upload. Broker has to ensure that the name in RERA certificate has to be same as his business entity or his eKYC. He can skip if this is not applicable. In the next screen, he will be asked to enter his broker referral code which can be prefilled if he downloaded the app from the referral link else broker has to manually enter the code. If broker provides either RERA or broker coder or both, proceed to Step 7 else proceed to Step 6a.

Step 6a: Broker since do not have RERA certificate or referral code, will now proceed to an additional step where they will have to provide two reference from real estate brokerage industry (name and mobile number), his business/visiting card image and real-estate exam certificate image. The images will be uploaded by the broker. In case these have already been provided at the time of profile creation ([in case of scenario 4 & 5](#)), then prefill the details automatically. Broker can also choose to update the information provided.

Step 7: Broker now proceeds with completing his onboarding fees payment. On this page, first broker will be asked to agree to following terms and conditions:

- A. Adherence to platform guidelines
- B. Confirmation that the broker is in the business of real estate brokerage
- C. Onboarding fees if applicable are non-refundable
- D. BrokerHub Obligation is only to connect brokers and it has no liability of any dispute between brokers.

This page will also have a promo code/voucher section which will help in running discounted onboarding fees marketing campaign.

Step 8: If Broker has proceeded from Step 6 (i.e. by providing either RERA certificate or Referral Code), this broker will complete his onboarding process and will become a Broker Hub Broker Partner (BH-BP). In case the broker had completed Step 6a, broker onboarding will proceed to Step 9..

Step 9: In this step, broker will move as a Verification Pending Broker Partner (VP-BP). At this junction, VP-BP can start transactions however all his transactions will be in an unpublished status since his verification is pending. In this step, broker verification will be done by a central BrokerHub team called BrokerHub Central Verification Team - Operations (BH CVT-Ops).

CVT-Ops team will call the reference provided by the broker to confirm the broker and his profession. Once this step is complete, CVT-Ops will mark the broker as verified and then the broker transactions will be published and can be transacted. In case broker reference calls are not completed, then field verification will be initiated to complete the verification process.

### 1.3. CRUD Matrix for Onboarding Flow

Operations	Broker	Telesales	CVT-Ops	FVT-Ops
<b>Phone Number</b>				
<b>Create</b>	Yes	Yes	No	No
<b>Read/Update</b>	Yes	Yes	Yes	Yes
<b>Delete</b>	No	No	No	No
<b>OTP</b>				
<b>Read</b>	Yes	Yes	Yes	Yes
<b>Create/Update/Delete</b>	No	No	No	No
<b>- Broker Business Profile</b> <b>- Operation Details</b> <b>- Broker eKYC</b>				
<b>Create</b>	Yes	No	No	No
<b>Read</b>	Yes	Yes	Yes	Yes
<b>Update</b>	Yes	No	Yes	Yes
<b>Delete</b>	No	No	No	No
<b>Broker eKYC (manual via Aadhar)</b>				
<b>Create</b>	Yes	No	No	NO
<b>Read</b>				
<b>Update</b>	No	No	No	No
<b>Delete</b>	No	No	No	No

## **APPENDIX**

This section has been created as a collection of additional discussion points which got documented but is not a part of the finalized section.

Once a broker profile is created either by downloading the app (in case of RERA certified brokers or Referral by BrokerHub Broker Partner) or profile creation using BrokerHub sales team (inbound and outbound), prospect broker will follow the below steps to complete the self onboarding journey.

### **1.2.1 Login to BrokerHub App**

Once the profile is created, the prospect broker will have to login to BH App.

### **1.2.2 Complete Profile Data and broker self and business KYC**

The Prospect Broker (PB) will complete all the details needed on the profile page. Details needed are Business Address, PAN, Selfie, Business Geography (searchable multi select dropdown via Google Maps) and demographic details (Gender, Age etc). Broker completes his self eKYC, details will be fetched from Aadhar data. In case of eKYC failure, provide a message to broker to retry this step in the next 24 hours. In case, broker does not complete this step then telesales will followup with the broker to assist and complete this step post 12 hours. For business related KYC, PB will require following documents:

- a. RERA certificate to upload if applicable
- b. Any one of their business document (Certificate of Incorporation, Trade License, GST License etc.).
- c. Business Card mentioning address of business
- d. Business Premise Images
- e. Any additional information (as text format in the box)

### **1.2.3 Complete the payment process**

Once the KYC process is completed, PB will go onto T&C pages which will have the following conditions for them to confirm:

- E. Adherence to platform guidelines
- F. Confirmation that PB is in the business of real estate brokerage
- G. Onboarding fees if applicable are non-refundable
- H. BrokerHub Obligation

Upon completing this declaration, PB will move to the payment landing page where all payment options will be provided along with the option of a voucher code. This voucher code can be used to provide promotional discounts on onboarding fees. Once PB completes the payment process, they will transition to become a Verification Pending BrokerHub Broker Partner (BP).

### **1.3. Broker Onboarding Verification Workflow**

All verification pending onboarding requests have to move to BP Approval Module in CRM. The key stakeholder of Approval Module will be Central Verification Team (CVT Ops). This team will review the details provided and documents uploaded on the module. Based on type of lead, CVT Ops will follow the step listed below.

#### **1.3.1 BrokerHub Onboarding Verification Workflow**

Step 1: Verify the name of broker with the personal KYC provided. This process can be automated. Capture on CRM.

Step 2: Verify that the broker name matches to that provided in the business documents (e.g: Certificate of Incorporation, GST License, Shop and Establishment License etc.). Capture the finding on CRM and mark it as a. Accepted, b. Needs a better image or more information and c. Rejected. In case of (b) and ( c ), update on CRM so that this trigger can be updated to the telesales team to assist for broker reupload.

Step 3: Verify the image of business premise with that of details provided in business card etc. Capture the finding on CRM and mark it as a. Accepted, b. Needs better image or more information and c. Rejected. In case of (b) and ( c ), update on CRM so that this trigger can be updated to telesales team to assist for broker reupload.

Step 4: Verify the RERA certificate if applicable. The technology team is working on a solution to check if details can be directly checked instead of manual intervention.

Step 5: Depending on the results in Step 1 to 4, CRM system will trigger following workflow for approval.

1. In case RERA certificate is available and details in Step 1 - 3 is valid, the broker can be marked as verified and tagged as RERA Registered.
2. In case of RERA certificate unavailable and details in Step 1 - 3 is valid, proceed to questionnaire response captured in CRM [[refer Sec. 1.1.2](#)].
  - a. If Broker has completed the steps using a referral link from BrokerHub BP, then mark as verified and tagged as BP Referral. These brokers will undergo physical verification on a sample basis of upto 10% within 30 days.



- b. If Broker has provided a minimum of 2 listing on real estate portals, then proceed to marked as verified and tagged as Competition Confirmed. These brokers will undergo physical verification on a sample basis of upto 25% within 60 days.
- c. If Broker has a physical place of business and can be ascertained clearly in the images uploaded, then proceed to marked as verified and tagged as Place of Business Verified. These brokers will undergo physical verification on a sample basis of upto 25% within 30 days.
- d. In all other scenarios, mark the broker for physical verification pending. They will be marked verified based on physical verification and will be tagged as Physically Verified. The TAT for physical verification is 48 business hours. Till physically verified, these brokers can initiate transactions on platform but with an caveat that in case of unsuccessful verification, they will be removed from the platform.

### **1.3.2. BrokerHub Onboarding Physical Verification**

Once a